

## ABSTRACT

A method and apparatus are disclosed that provide for automated financial resource allocation and accountability among various groups of budgeted accounts, which are overlaid on at least one actual account. The method provides for the user to establish the accounts to be budgeted. The user then establishes a preset spending allocation amount for each account. Each time the user makes a spending allocation for that particular account, the account reflects the amount spent and notifies the user of the remaining amount allocated for that account during a given period. Thus, the user has a more accurate accounting of an established budget with respect to the established accounts, the resources allocated to each account, and the funds actually spent from each account.

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